

<i>SERFF Tracking Number:</i>	<i>AGNN-125712611</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Variable Annuity Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39446</i>
<i>Company Tracking Number:</i>	<i>FLEX5-805-X-3</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>VALIC Premier 5 &amp; 7 schedule pages</i>		
<i>Project Name/Number:</i>	<i>VALIC Premier 5 &amp; 7 schedule pages/FLEX5-805-X-3</i>		

## Filing at a Glance

Company: The Variable Annuity Life Insurance Company

Product Name: VALIC Premier 5 & 7 schedule pages  
 SERFF Tr Num: AGNN-125712611 State: ArkansasLH

TOI: A02I Individual Annuities- Deferred Non-Variable  
 SERFF Status: Closed State Tr Num: 39446

Sub-TOI: A02I.002 Flexible Premium Co Tr Num: FLEX5-805-X-3 State Status: Approved-Closed

Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Angie Fox	Disposition Date: 06/27/2008
	Date Submitted: 06/26/2008	Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: VALIC Premier 5 & 7 schedule pages

Project Number: FLEX5-805-X-3

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/27/2008

State Status Changed: 06/27/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Enclosed are the above referenced forms for your review and approval. These forms are new and are not intended to replace forms previously approved by your Department.

These forms are schedule pages intended for use with forms FLEX5-805-X and FLEX7-805-X, approved by your Department on November 9, 2005. Upon approval the schedule pages will be issued as part of the contract upon the

SERFF Tracking Number: AGNN-125712611 State: Arkansas  
 Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 39446  
 Company Tracking Number: FLEX5-805-X-3  
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium  
 Variable  
 Product Name: VALIC Premier 5 & 7 schedule pages  
 Project Name/Number: VALIC Premier 5 & 7 schedule pages/FLEX5-805-X-3

selection of the three year guarantee period by the policyholder.

This filing does not contain any unusual or controversial items. To the best of our knowledge, information and belief, the form submitted herewith is in compliance in all respects with the provisions of the insurance laws, rules, regulations and bulletins of your State, and such form contains no provisions previously disapproved by your Department.

We certify that we are in compliance with Regulations 19 and 49 as well as AR. Code Ann. 23-79-138.

## Company and Contact

### Filing Contact Information

Angie Fox, angie.fox@aigretirement.com  
 2919 Allen Parkway, L10-30 (713) 831-6050 [Phone]  
 Houston, TX 77019 (713) 831-6932[FAX]

### Filing Company Information

The Variable Annuity Life Insurance Company CoCode: 70238 State of Domicile: Texas  
 2929 Allen Parkway, L10-30 Group Code: 11 Company Type:  
 Houston, TX 77019 Group Name: State ID Number:  
 (713) 831-1305 ext. [Phone] FEIN Number: 74-1625348  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: The fee for making this filing in our domicile state of Texas is \$100; therefore, \$100 is included.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Variable Annuity Life Insurance Company	\$100.00	06/26/2008	21115854

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*TOI:* A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium  
Variable  
*Product Name:* VALIC Premier 5 & 7 schedule pages  
*Project Name/Number:* VALIC Premier 5 & 7 schedule pages/FLEX5-805-X-3

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Linda Bird	06/27/2008	06/27/2008

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*TOI:* A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium  
Variable  
*Product Name:* VALIC Premier 5 & 7 schedule pages  
*Project Name/Number:* VALIC Premier 5 & 7 schedule pages/FLEX5-805-X-3

## **Disposition**

Disposition Date: 06/27/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AGNN-125712611 State: Arkansas

Filing Company: The Variable Annuity Life Insurance Company State Tracking Number: 39446

Company Tracking Number: FLEX5-805-X-3

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium  
Variable

Product Name: VALIC Premier 5 & 7 schedule pages

Project Name/Number: VALIC Premier 5 & 7 schedule pages/FLEX5-805-X-3

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	statement of variability		Yes
Form	Schedule Page 5 yr surr		Yes
Form	Schedule Page 7 yr surr		Yes

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## Form Schedule

**Lead Form Number:** FLEX5-805-X-3

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	FLEX5-805-X-3	Schedule Pages	Schedule Page 5 yr surr	Initial		45	sch-page-3 Year-FLEX5-805-X-3.pdf
	FLEX7-805-X-3	Schedule Pages	Schedule Page 7 yr surr	Initial		45	sch-page-3 Year-FLEX7-805-X-3.pdf

## SCHEDULE PAGE

**Owner:** [ John Doe]\_\_\_\_\_

**Joint Owner:**\_\_\_\_\_

**Annuitant:** [John Doe]\_\_\_\_\_

**Contract No.:** [SPECIMEN]\_\_\_\_\_

**Date of Issue:** [01/02/2006]\_\_\_\_\_

**Annuity Date:** [01/02/2036]\_\_\_\_\_

**Initial Premium:** [\$10,000]\_\_\_\_\_

**Interest Rates:** The interest rate on the initial premium is guaranteed as follows:

### Three Year Guarantee:

**Base Rate:** ..... [3.90 %]

**Bonus Rate:**..... [1.00 %]

**Bonus Rate for initial premiums of \$100,000 or more:** ..... [1.00%]

**Three Year Rate:**..... [5.90 %]

**The minimum guaranteed interest rate for the life of your policy is [3.00%].**

## SCHEDULE PAGE

**Owner:** [ John Doe]\_\_\_\_\_

**Joint Owner:**\_\_\_\_\_

**Annuitant:** [John Doe]\_\_\_\_\_

**Contract No.:** [SPECIMEN]\_\_\_\_\_

**Date of Issue:** [01/02/2006]\_\_\_\_\_

**Annuity Date:** [01/02/2036]\_\_\_\_\_

**Initial Premium:** [\$10,000]\_\_\_\_\_

**Interest Rates:** The interest rate on the initial premium is guaranteed as follows:

### Three Year Guarantee:

**Base Rate:** ..... [3.90 %]

**Bonus Rate:**..... [1.00 %]

**Bonus Rate for initial premiums of \$100,000 or more:** ..... [1.00%]

**Three Year Rate:**..... [5.90 %]

**The minimum guaranteed interest rate for the life of your policy is [3.00%].**



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## Rate Information

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Review Status:**  
**Satisfied -Name:** Certification/Notice 06/26/2008  
**Comments:**  
**Attachment:**  
AR-FLESCH.pdf

**Review Status:**  
**Satisfied -Name:** statement of variability 06/26/2008  
**Comments:**  
**Attachment:**  
SOV-FLEX5-805-X-3.pdf

## CERTIFICATION

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY, NAIC #70238, hereby certifies that the following form(s) comply with the Flesch scale of readability requirements of Ark. Stat. Ann. s 23-80-206 and s 23-80-207 as cited in the Life and Disability Insurance Policy Language Simplification Act.

<b><u>Form Number</u></b>	<b><u>Form Description</u></b>	<b><u>Flesh Score</u></b>
FLEX5-805-X-3	Schedule Page	45
FLEX7-805-X-3	Schedule Page	45

Angie Fox

Angie Fox, ACS, AIAA, AIRC  
Legal Analyst II

June 26, 2008

Date

**Statement of Variability for Forms:**

**FLEX5-805-X-3**

**FLEX7-805-X-3**

- The guaranteed minimum interest rate in the above captioned form is submitted on a variable basis. The minimum guaranteed interest rate is denoted as variable by the use of brackets [ ]. The rate will range between 1.0% to 3.0% and is tied to the five-year Constant Maturity Treasury Rate. Any changes will be applicable only to new issues.
- The current interest rate for the 3 year guarantee period is 3.90%. The current rate will vary according to economic conditions between 1.00% and 10.00%. The duration will also depend on market conditions and will range between one and seven years. Any changes will be applicable only to new issues.
- The three-year interest rate guarantee period will include a three-year Interest Rate Enhancement applicable to the initial premium payment. Initial premium, payments of \$100,000 or greater will receive an additional Interest Rate Enhancement payable for three years. The Interest Rate Enhancement may vary from time to time, between .05% and 5.00%. The Interest Rate Enhancement is shown on the Schedule Page and is denoted with brackets.



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Tracey Harris - Vice President  
The Variable Annuity Life Insurance Company

Date June 16, 2008